

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAMES H. RAMSEY, JR.  
SANDRA L. RAMSEY  
Debtor(s)

Case No. 16-23742TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2016.
- 2) The plan was confirmed on 02/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/29/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/15/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,050.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$59,875.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$59,875.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,253.18
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,886.35
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,139.53**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	3,478.00	NA	NA	0.00	0.00
AT & T	Unsecured	359.32	NA	NA	0.00	0.00
CACH LLC	Unsecured	4,075.00	4,075.37	4,075.37	0.00	0.00
DIRECTV LLC BY AMERICAN INFO	Unsecured	NA	370.70	370.70	0.00	0.00
DOMINION ENERGY SOLUTIONS++	Unsecured	1,335.51	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	810.56	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,064.00	1,063.73	1,063.73	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	NA	811.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	21,708.00	20,740.84	20,740.84	19,609.11	2,482.35
US BANK TRUST NA - TRUSTEE SC	Priority	0.00	900.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE SC	Secured	67,481.00	66,418.86	11,063.69	11,063.69	0.00
US BANK TRUST NA - TRUSTEE SC	Secured	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE SC	Secured	0.00	0.00	852.17	852.17	0.00
US BANK TRUST NA - TRUSTEE SC	Secured	0.00	0.00	0.00	16,582.95	0.00
US BANK TRUST NA - TRUSTEE SC	Secured	0.00	16,246.73	0.00	0.00	0.00
VERIZON WIRELESS	Unsecured	256.06	NA	NA	0.00	0.00
VERIZON++	Unsecured	443.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	166.64	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$11,915.86	\$28,498.81	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,740.84	\$19,609.11	\$2,482.35
All Other Secured	\$811.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,467.70</b>	<b>\$48,107.92</b>	<b>\$2,482.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,509.80</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,139.53</u>	
Disbursements to Creditors	<u>\$50,590.27</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$57,729.80</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/17/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.